

EXHIBIT 1

to

Declaration of Gloria Ham

Toyota Motor Credit Corporation
3957 Westerre Parkway
Richmond, VA, 23233
(804)965-2800



Date:

Re:

Dear Applicant(s):

Thank you for applying for credit through the dealer listed below and Toyota Motor Credit Corporation (TMCC):

TMCC Dealer Number:

We have carefully considered your request for credit and regret that we are unable to approve your request. Our decision to deny your request was based on the reasons stated below:

Access to credit report denied

Our decision was based in whole or in part on information obtained from the consumer credit reporting agency(ies) identified below:

The consumer credit reporting agency(ies) listed above (the "credit reporting agency(ies)") did not make the decision to decline your request for credit and is (are) unable to provide you with the specific reasons why we have denied credit to you. You have the right under the Fair Credit Reporting Act ("FCRA") to know the information in your credit file at the reporting agency(ies). Under Section 612 of FCRA, you have the right to obtain a free copy of your report from the reporting agency(ies), if you request it no later than 60 days after you receive this notice. To obtain a copy of your credit report, contact the credit reporting agency(ies) directly. In addition, if you find that any information contained in the report(s) you receive is inaccurate or incomplete, you have the right under Section 611 of the FCRA to dispute the matter with the credit reporting agency(ies).

While unable to extend credit at this time, we appreciate the opportunity to have reviewed your application and hope to consider another application from you in the future.

Sincerely,

TOYOTA MOTOR CREDIT CORPORATION

Notice: See the following for Important Information Required by Federal Law and Additional Information for Residents of Ohio.

NOTICE TO ALL APPLICANTS

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

NOTICE TO OHIO RESIDENTS

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.